

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Yefri Robles</u> | Social Security number or ITIN | xxx-xx-6571 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 23-17473-CMG | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Yefri Robles

12/13/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Yefri Robles
Debtor

Case No. 23-17473-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 13, 2023

Form ID: 318

Total Noticed: 17

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2023:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Yefri Robles, 240 Central Ave, Edison, NJ 08817-3043 |
| 520009898 | + Ana Martinez, c/o Stathis & Leonardis, LLC, 32 So. Main St., Edison, NJ 08837-3452 |
| 520009901 | + Fei Xiao and Fang Xie, 401 Grove Ave, Metuchen, NJ 08840-1103 |
| 520009907 | + Thomas Martinez, c/o Stathis & Leonardis, LLC, 32 So. Main St., Edison, NJ 08837-3452 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| tr | + EDI: QTJORR.COM | Dec 14 2023 01:35:00 | Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411 |
| smg | Email/Text: usanj.njbankr@usdoj.gov | Dec 13 2023 20:41:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Dec 13 2023 20:41:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 520009899 | + Email/Text: ebnnotifications@creditacceptance.com | Dec 13 2023 20:40:00 | Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road, Ste 3000, Southfield, MI 48034-8331 |
| 520009900 | + EDI: CCS.COM | Dec 14 2023 01:36:00 | Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679 |
| 520009902 | + Email/Text: bankruptcy@marinerfinance.com | Dec 13 2023 20:40:00 | Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904 |
| 520009903 | + Email/Text: kmorgan@morganlaw.com | Dec 13 2023 20:41:00 | Morgan, Bornstein & Morgan, 1236 Brace Road (Suite K), Cherry Hill, NJ 08034-3229 |
| 520009904 | + Email/Text: netcreditbnc@enova.com | Dec 13 2023 20:41:31 | NetCredit, Attn: Bankruptcy, 175 W. Jackson Blvd, Ste 1000, Chicago, IL 60604-2863 |
| 520009906 | Email/Text: bankruptcy@oportun.com | Dec 13 2023 20:40:00 | Oportun, Attn: Bankruptcy, 2 Circle Star Way, San Carlos, CA 94070 |
| 520009905 | + EDI: AGFINANCE.COM | Dec 14 2023 01:35:00 | OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251 |
| 520009908 | + Email/Text: bankruptcy@bbandt.com | Dec 13 2023 20:40:00 | Truist/BB&T, Attn: Bankruptcy, 214 N Tryon St, Charlotte, NC 28202-1078 |
| 520009909 | ^ MEBN | Dec 13 2023 20:37:55 | Utility Selfreported, Po Box 4500, Allen, TX 75013-1311 |
| 520009910 | ^ MEBN | Dec 13 2023 20:37:20 | Westlake Portfolio Management, LLC, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809 |

TOTAL: 13

District/off: 0312-3

User: admin

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2023 at the address(es) listed below:

| Name | Email Address |
|------------------|---|
| Monika Mazurczyk | on behalf of Debtor Yefri Robles monikam@tomeslawfirm.com mazurczykmr92561@notify.bestcase.com;ftomes@tomeslawfirm.com;mariad@tomeslawfirm.com |
| Thomas Orr | tom@torrlaw.com Torr@ecf.axosfs.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 3